

HOLCORP.005A



02-24-05

2FW
3622/B
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Michael A. Wilkman
Appl. No. : 09/909,194
Filed : July 19, 2001
For : UNIVERSAL TRANSACTION
MANAGER AGENT, SYSTEMS
AND METHODS
Examiner : John L. Young
Group Art Unit : 3622
Confirmation No. : 9144

I hereby certify that this correspondence and all
marked attachments are being deposited with
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Box 1450, Alexandria, VA 22313-1450, on

February 22, 2005

(Date)

Aaron D. Barker, Reg. No. 51,432

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This communication is in response to the Office Action of November 19, 2004. As February 19, 2004 was a Saturday, February 20, 2004 was a Sunday, and February 21, 2004 was a Federal Holiday, Applicant submits that this communication is within the three-month shortened statutory period for response, and no extension of time is required. Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.

02/28/2005 HDEMESS1 00000051 111410 09909194

01 FC:2201
02 FC:2202

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75.00 OP